E-Mail:

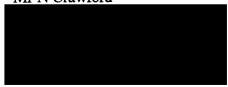
Our Ref:

H0003-25.O00

Date:

18 October 2000

Mr N Crawford



Dear Neville

I have received the attached response from Sperrin Lakeland Trust.

Can I ask you and May to carefully consider it and then telephone me to discuss it?

I will be in England over the weekend. I will contact you early next week if you don't ring me before Friday.

Hored 25/10 8-45 And Wed 1/11 10 At ou make decision before the

With Best Wishes to the Crawford Family.

Yours sincerely

Stanley E Millar

Chief Officer

015-020-121